

**THE LAW OFFICES OF
HAMOOD & FERGESTROM**
6915 Rochester Road, Suite 400
Troy, MI 48098
(248) 813-0000

Invoice submitted to:

Mrs. Carole Karam
Mr. David Karam
30100 VanDyke Avenue
Suite 310
Warren MI 48093

PLEASE NOTE:

This Statement is A RE-CAP OF PREVIOUS BILLS, but you are being billed for only NEW TIME and expenses incurred in June and July 2001. Once again, much of Michael Fergestrom's time is still not included and WILL BE UPDATED ON NEXT MONTHS BILL.

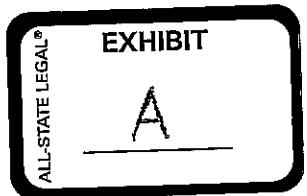
YOU ARE NOT BEING RE-BILLED FOR OLD TIME
ENTRIES

September 14, 2001

Invoice # 750

Professional Services

			<u>Hours</u>	<u>Amount</u>
3/14/01	RPK	Stephen Karam regarding social security; legal research regarding request for waiver.	0.40	28.00
3/16/01	RPK	(Sagemark) Telephone conference with Craig Thompson @ Sullivan Ward regarding BDO Seidman, regarding damages issue.	0.30	21.00
4/30/01	RPK	Sagemark: telephone conference with Craig Thompson , Lorraine Bosch and Sullivan Ward.	0.20	14.00
5/1/01	RPK	Multiple telephone conference with to Craig Thompson; telephone conference with Michael Thompson, potential expert; internet search regarding address information needed for witness list; drafting and preparation of witness list.	1.80	126.00
5/2/01	RPK	Regarding Sagemark: Telephone conference with potential expert witness James Schmidt; drafting and preparation of correspondence.	0.30	21.00
	RPK	Regarding Sagemark: Receipt and review of Defendant's witness list.	0.20	14.00
5/3/01	RPK	Sagemark: telephone conference with James Schmidt of BDO; Seidman, L.L.D. regarding conflict check etc.	0.20	14.00
5/4/01	RPK	Telephone conference with John McCoulloch : potential expert retainer.	0.20	14.00
	RPK	Drafting and preparation of correspondence to John McCoulloch and Michael Mayeth.	0.30	21.00



			<u>Hours</u>	<u>Amount</u>
(A)	5/24/01 RPK	Sagemark: Conference with Michael J. Fergestrom regarding response to motion to compel discovery; discussion regarding interrogatories and document requests.	1.00	70.00
(A)	5/30/01 RPK	Sagemark: File response to motion to compel with U.S. District Court.	1.20	84.00
	5/22/01 MB			NO CHARGE
	5/1/01 JJH	Review and analysis of file regarding witness list. Multiple telephone conferences with potential witnesses. Review and revision of witness list.	1.50	202.50
(A)	5/30/01 JJH	Preparation for and appearance at telephonic Motion Hearing.	1.50	202.50
(B)	7/6/01 LA	Copy Proof of service .	0.20	15.00
(B)	7/12/01 LA	Obtain files.	0.50	37.50
	6/20/01 JJH	Preparation for and attendance at conference with Randall P. Karam and experts.	2.08	281.25
	7/2/01 JJH	Conference with Randall P. Karam regarding Experts. Multiple telephone conferences with potential expert witnesses. Drafting and preparation of correspondence to expert witness.	1.10	148.50
	7/6/01 JJH	Multiple telephone conferences with potential expert witnesses. Drafting and preparation of correspondence to expert witness.	0.70	94.50
(A)	7/5/01 JJH	Receipt and review of Magistrate's Order. Conference with Randall P. Karam regarding same. Drafting and preparation of Objections regarding same.	1.20	162.00
(A)	7/25/01 JJH	Preparation for and attendance at hearing regarding objections to discovery order.	3.20	432.00
		For professional services rendered	18.08	\$2,002.75
		Additional Charges :		
	7/23/01	Copying cost of bate stamped documents .		82.63
	8/17/01	FedEx		24.58
	7/12/01	Fees paid to Process Server.		35.00
	7/25/01	Parking		15.00

Mrs. Carole Karam

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	<u>Amount</u>
Total costs	\$157.21
Total amount of this bill	\$2,159.96
Previous balance	(\$3,019.50)
Credit balance	(\$859.54)

Timekeeper Summary

Name	Hours	Rate
Jamal John Hamood	11.28	135.00
RANDALL P. KARAM	6.10	70.00
LEGAL ASSISTANT	0.70	75.00

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Invoice submitted to:

Mrs. Carole Karam
Mr. David Karam
30100 VanDyke Avenue
Suite 310
Warren MI 48093

PLEASE NOTE:

This Statement includes time and expenses incurred in August 2001 and reflects payments received by October 23, 2001. Once again, much of Michael Fergestrom's time is still not included and WILL BE UPDATED ON NEXT MONTHS BILL.

THANK YOU FOR YOUR PROMPT ATTENTION

October 23, 2001

Invoice # 821

Professional Services

			<u>Hours</u>	<u>Amount</u>
A	7/2/01 RPK	Sagemark: Review Magistrates Discovery order; drafting and preparation of letter to Craig Thompson regarding production of documents relating to NBD file.	0.80	\$104.00
A	RPK	Sagemark: Drafting and preparation of correspondence regarding conflict check to potential expert witness David Malkin.	0.20	26.00
A	7/5/01 RPK	Sagemark: Discovery issues; review issues.	1.30	169.00
A	7/6/01 RPK	Draft order objecting to discovery order.	1.00	130.00
	7/9/01 RPK	Telephone conference with potential expert witness David Malkin; receipt and review of curriculum vitae.	0.50	65.00
	RPK	Draft letter requesting documents to Tom MacFarlane and Richard Casinelli.	0.30	39.00
	7/12/01 RPK	Randy: Drafting and preparation of comprehensive correspondence to expert witness David Malkin; review and compile documents to enclose.	0.80	104.00
A	7/20/01 RPK	Preparation of discovery materials requested by Defendants.	1.80	234.00
A	7/24/01 RPK	Randy: Preparation of discovery materials.	4.20	546.00
			<hr/>	<hr/>
		For professional services rendered	10.90	\$1,417.00
		Previous balance		(\$859.54)
				<hr/>
		Balance due		\$557.46
				<hr/>

Mrs. Carole Karam

Timekeeper Summary

Name	Hours	Rate
Randall P. Karam	10.90	130.00

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PLEASE NOTE:

This Statement includes time and expenses incurred in September thru November 2001 and reflects payments received prior to December 31, 2001.

THANK YOU FOR YOUR PROMPT ATTENTION

January 03, 2002

Invoice # 873

Professional Services

			Hours	Amount
	9/17/01 BF	Estate of Karam: review and analysis of file or privileged material.	0.50	35.00
D	10/11/01 BF	Review and analysis of file discovery.	1.30	130.00
D	BF	Sagemark: Conference Michael J. Fergestrom regarding witness list and discovery.	0.05	5.00
D	BF	Sagemark: Witness list; review and analysis of answer & affirmative defenses ; review and analysis of discovery materials.	0.90	90.00
D	10/12/01 BF	Sagemark: Review and analysis of witness list & request for production of documents .	0.30	30.00
D	10/19/01 BF	Sagemark: Telephone conference with expert David Malkin, Memorandum to file.	0.30	30.00
	BF	Sagemark: Review and analysis of discovery materials from McFarlane.	0.30	30.00
	BF	Sagemark: Phone call to Phil Order'Brien.	0.10	10.00
	10/22/01 BF	Sagemark: response Federal Court Rules, letter to D. Malkin; Phone call to P. Obrien Attorney in Kliber case.	0.90	90.00
	10/23/01 BF	Sagemark: Letter to P. OBrien.	0.50	50.00
	BF	Sagemark: Review and analysis of file ; letter to Carole Karam.	0.50	50.00

			Hours	Amount
(A)	10/23/01 BF	Sagemark: Telephone conference with Craig Thompson regarding Kliber & Contract : Lynch documents .	0.20	20.00
(A)	10/26/01 BF	Sagemark: Phone call with Bishoff.	0.10	10.00
	10/29/01 BF	Sagemark: Telephone conference with Bishoff. .	0.10	10.00
(A)	BF	Sagemark: Receipt and review of Carole Karam's financial information, and requested more documents .	0.20	20.00
(A)	BF	Sagemark: Review discovery, conference with Michael J. Fergestrom .	0.50	50.00
(A)	10/30/01 BF	Sagemark: Telephone conference with Craig Thompson's assistant regarding production.	0.20	20.00
(A)	BF	Sagemark: Telephone conference with Craig Thompson's assistant regarding production.	0.20	20.00
(A)	10/31/01 BF	Supplementary response to Documents requests and Interrogatories.	1.40	140.00
	10/12/01 JJH	Conference with Burke Fossee III and Michael J. Fergestrom regarding Witness and Discovery Strategy; Review and analysis of file regarding same; Multiple telephone conferences with potential witness.	2.00	270.00
	11/2/01 JJH	Conference with client regarding Deposition of Carole Karam; Preparation for and attendance at deposition.	5.50	742.50
	11/19/01 JJH	Conference with client regarding deposition; Preparation for and attendance at deposition.	8.50	1,147.50
	11/20/01 JJH	Conference with Michael J. Fergestrom and Burke Fossee III regarding Discovery issues.	1.50	202.50
	11/26/01 JJH	Conference with Burke Fossee III regarding Discovery Stipulation; Review and revision of stipulation and Order.	0.50	67.50
(A)	11/28/01 JJH	Preparation for and attendance at Motion to Compel and for Sanctions.	2.00	270.00
	11/2/01 MJF	Attendance at deposition.	0.90	99.00
	11/27/01 MJF	Preparation for and attendance at deposition.	3.50	385.00
	11/29/01 MJF	Drafting and preparation of correspondence opposing counsel.	0.30	33.00

			Hours	Amount
	11/30/01 MJF	Review and analysis of file; Conference with Mr. Fossee; Telephone conference with client; Multiple telephone conferences with witnesses; drafting and preparation of correspondence opposing counsel.	2.50	275.00
(A)	11/12/01 BF	Discovery responses; Telephone conference with Bishoff.	1.80	180.00
(A)	11/13/01 BF	Conference with Jamal John Hamood regarding discovery.	0.10	10.00
(A)	11/14/01 BF	Discovery matter, telephone conference with Bishoff.	1.70	170.00
	BF	Stipulation to extend dates.	0.20	20.00
	11/15/01 BF	Telephone conference with Bishoff regarding Stipulation & Order.	0.10	10.00
	11/20/01 BF	Conference with Jamal John Hamood and Michael J. Fergestrom.	0.50	50.00
	BF	Telephone conference with Bishoff.	0.30	30.00
	BF	Telephone call to MacFarlane.	0.10	10.00
(A)	BF	Response to motion to compel discovery.	1.80	180.00
(A)	11/21/01 BF	Response to motion to compel discovery.	0.50	50.00
(A)	11/26/01 BF	Discovery follow up.	0.60	60.00
(A)	BF	Discovery follow up.	1.00	100.00
	11/27/01 BF	Telephone call to Malkin.	0.10	10.00
	BF	Telephone call to Thompson.	0.10	10.00
	BF	Conference with Michael J. Fergestrom.	0.30	30.00
(A)	BF	Discovery follow up.	0.80	80.00
	BF	Telephone call to MacFarlane.	0.30	30.00
(A)	BF	Discovery follow up, Motion preparation.	0.80	80.00
(A)	11/28/01 BF	Appearance on motion.	2.00	200.00
	BF	Telephone call to Carole Karam.	0.20	20.00
	BF	Telephone call to Malkin.	0.30	30.00
	BF	Memo to file.	0.20	20.00

Mrs. Carole Karam

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		<u>Hours</u>	<u>Amount</u>
	11/28/01 BF Telephone call to Waters.	0.10	10.00
	BF Telephone call to J. Waters, memo to file	0.40	40.00
A	11/29/01 BF Preparation of answer to interrogatories.	1.50	<u>150.00</u>
A	BF Preparation of answer to interrogatories.	0.60	<u>60.00</u>
	BF Telephone call to Craig Thompson, Debra Dunaway.	0.10	10.00
A	BF Preparation of answer to interrogatories.	0.70	<u>70.00</u>
	11/30/01 BF Conference with Michael J. Fergestrom regarding discovery.	0.30	30.00
		53.25	\$6,082.00

For professional services rendered

Additional Charges :

10/29/01 Service Fee/Document pickup from Sullivan Ward.	25.00
	\$25.00
Total costs	\$6,107.00
Total amount of this bill	\$6,107.00
Previous balance	\$557.46
10/30/01 Payment - thank you	(\$557.46)
	(\$557.46)
Total payments and adjustments	\$6,107.00
Balance due	

Timekeeper Summary

Name	<u>Hours</u>	<u>Rate</u>
BURKE FOSSEE III	25.55	100.00
BURKE FOSSEE III	0.50	70.00
Jamal John Hamood	20.00	135.00
Michael J. Fergestrom	7.20	110.00

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Invoice submitted to:

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Mr. David Karam
30100 VanDyke Avenue
Suite 310
Warren MI 48093

PLEASE NOTE:

This Statement includes time and expenses incurred in December 2001 and January 2002 and reflects payments received prior to January 31, 2002. However, it does not include any of Mike Fergestrom's time for that period.

THANK YOU FOR YOUR PROMPT ATTENTION

February 06, 2002

Invoice # 1012

Professional Services

			Hours	Amount
	12/4/01 BF	Telephone conference with Craig Thompson and Debra Dunaway.	0.20	20.00
	12/5/01 BF	Telephone conference with Malkin (expert).	0.80	80.00
	12/6/01 BF	Telephone conference with Craig Thompson.	0.10	10.00
	12/10/01 BF	Review and analysis of material from Clark, Hill	0.70	70.00
		BF Telephone conference with Thompson, Dunaway.	0.20	20.00
A		BF Drafting and preparation of response to discovery order.	0.40	40.00
	12/11/01 BF	Review and analysis of new discovery request.	0.90	90.00
A		BF Conference with Michael J. Fergestrom regarding discovery.	0.60	60.00
A		BF Discovery follow-up.	1.30	130.00
	12/12/01 BF	Telephone conference with R. Karam.	0.40	40.00
A		BF Answer to interrogatories and Request to Produce.	2.30	230.00
		BF Telephone conference with D. Karam.	0.10	10.00
		BF Telephone conference with R. Karam.	0.10	10.00
	12/13/01 BF	Telephone conference with Bishoff.	0.10	10.00
A	12/14/01 BF	Discovery follow-up.	0.50	50.00
		BF Telephone conference with Bishoff.	0.10	10.00

			Hours	Amount
(A)	12/14/01 BF	Answer to interrogatories Request to Produce.	0.50	50.00
(A)	12/17/01 BF	Letter to clients and attorneys regarding request to produce.	0.20	20.00
	BF	Memo to file.	0.30	30.00
	12/21/01 BF	Telephone conference with David Karam.	0.10	10.00
	12/27/01 BF	Telephone conference with T. Macfarlane; memo to file.	0.30	30.00
	12/28/01 BF	Telephone conference with Bishoff.	0.10	10.00
	1/4/02 BF	Telephone conference with Carole Karam.	0.20	20.00
	1/8/02 BF	Telephone call to Craig Thompson.	0.10	10.00
	BF	Telephone conference with Bishoff.	0.10	10.00
	1/10/02 BF	Review and analysis of discovery materials at Dykema.	3.30	330.00
	BF	Memorandum regarding discovery materials; letter to Bishoff.	0.60	60.00
	1/18/02 BF	review and analysis of letters from defendant's counsel	0.10	10.00
	1/22/02 BF	Review and catalogue discovery materials from Defendants	1.80	180.00
	1/23/02 BF	phone call to Bshoff	0.10	10.00
	BF	review requests from defendants	0.60	60.00
	BF	Review and catalogue discovery material from defendants.	0.70	70.00
(A)	1/24/02 BF	follow up on defendants document request	0.40	40.00
	BF	telephone conference with Randy Karam	0.10	10.00
	BF	Telephone conference with Carole Karam	0.10	10.00
	BF	conference with Michael J. Fergestrom, telephone conference with Tom Bishoff	0.30	30.00
	BF	phone call to Randy karam	0.10	10.00
	BF	telephone conference with Carole Karam	0.20	20.00
	1/25/02 BF	Review and catalogue discovery materials from Defendants	1.50	150.00
	1/28/02 BF	review and chart discovery materials from defendants	1.50	150.00
(A)	1/29/02 BF	answer requests to produce; phone call to Randy Karam, phone call to John MacArthur	1.10	110.00
	BF	review and chart defendant's discovery materials	0.50	50.00
	1/30/02 BF	phone call to Tim Wittlinger	0.10	10.00

Mrs. Carole Karam

		Hours	Amount
1/30/02 BF	phone call to John MacArthur	0.10	10.00
1/31/02 BF	phone call to John MacArthur	0.10	10.00
BF	telephone conference with David Karam	0.10	10.00
BF	Phone call to David Karam, Randy Karam	0.20	20.00
BF	answer document request	0.20	20.00
2/1/02 BF	telephone conference with John MacArthur	0.20	20.00
BF	Phone call to Randy Karam	0.10	10.00
BF	preparation of answers to request to produce	0.50	50.00
		25.30	\$2,530.00

For professional services rendered

Additional Charges :

11/28/01	Parking for motion to compel discovery	7.00
		\$7.00
Total costs		\$2,537.00
		\$6,107.00
Total amount of this bill		\$8,644.00
		\$8,644.00
Previous balance		\$8,644.00
		\$8,644.00
Balance due		\$8,644.00

Timekeeper Summary

Name		Hours	Rate			
BURKE FOSSEE III		25.30	100.00			
Current	30 Days	60 Days	90 Days	120 Days	150 Days	180 Days
2,537.00	6,107.00	0.00	0.00	0.00	0.00	0.00

Randy - As you know, this file is being billed at a drastically reduced hourly rate with the understanding that the hourly fees will be paid monthly. Please try to keep payments current

THE LAW OFFICES OF
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(248) 813-0000

Invoice submitted to:

Mrs. Carole Karam
Mr. David Karam
30100 VanDyke Avenue
Suite 310
Warren MI 48093

PLEASE NOTE:

This Statement includes time and expenses incurred in February 2002 and March 2002 and reflects payments received prior to March 19, 2002. However, it does not include all of Mike Fergestrom's time for that period.

THANK YOU FOR YOUR PROMPT ATTENTION

March 19, 2002

Invoice # 1080

Professional Services

			Hours	Amount
	12/20/01 MJF	Receipt and review of correspondence regarding witness.	0.60	66.00
A	12/21/01 MJF	Review and analysis of file.	2.50	275.00
	1/3/02 MJF	Legal research regarding "Expert" issues Review and analysis of file.	1.50	165.00
	1/24/02 MJF	Review and analysis of file regarding discovery issues.	0.80	88.00
	2/7/02 JJH	Receipt and review of correspondence regarding Discovery from opposing counsel; Conference with BURKE FOSSEE III and Michael J. Fergestrom regarding same.	0.80	108.00
	BF	Telephone conference with Tom Bishoff regarding discovery	0.20	20.00
	2/8/02 BF	Preparation of Answers to Requests for Documents; Memorandum to Jamal John Hamood & Michael J. Fergestrom	0.70	70.00
	2/12/02 MJF	Review and analysis of file; Preparation for Deposition; Review and analysis of deposition transcript; Multiple telephone conferences with opposing counsel.	2.00	220.00
	2/13/02 MJF	Preparation for and attendance at deposition.	4.20	462.00
	2/14/02 MJF	Receipt and review of correspondence from opposing counsel; Multiple telephone conferences with client.	0.80	88.00
	2/20/02 MJF	Review and analysis of deposition transcript.	1.80	198.00

Mrs. Carole Karam

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		Hours	Amount
2/21/02	JJH Review and analysis of file regarding discovery issues.	0.70	94.50
	BF Telephone conference with Tom Bishoff	0.10	10.00
	BF Preparation of discovery materials for Michael J. Fergestrom	0.40	40.00
	MJF Review and analysis of file; Preparation for deposition.	2.40	264.00
2/22/02	MJF Preparation for and attendance at deposition.	3.50	385.00
2/28/02	MJF Drafting and preparation of Waiver.	1.20	132.00
3/7/02	BF Conference with Michael J. Fergestrom	0.30	30.00
3/12/02	BF Conference with Michael J. Fergestrom	0.30	30.00
		<hr/> 24.80	<hr/> \$2,745.50

For professional services rendered

Additional Charges :

2/14/02	Transcript Cost	659.70
2/22/02	Witness fee regarding Catherine Imerman.	21.00
3/13/02	FedEx	46.92
		<hr/> \$727.62

Total costs

Total amount of this bill

Previous balance

Balance due

\$3,473.12

\$8,644.00

\$12,117.12

Timekeeper Summary

Name	Hours	Rate
BURKE FOSSEE III	2.00	100.00
Jamal John Hamood	1.50	135.00
Michael J. Fergestrom	21.30	110.00

Name
BURKE FOSSEE III
Jamal John Hamood
Michael J. Fergestrom

Mrs. Carole Karam

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Mr. Karam - Pursuant to our conversation of 3/18/02, please take care of the balance due and owing. Thank you -
Jamal John Hamood

Current	30 Days	60 Days	90 Days	120 Days	150 Days	180
3,473.12	2,537.00	6,107.00	0.00	0.00	0.00	

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PLEASE NOTE:

This Statement includes time and expenses incurred in March 2002 and April 2002 and reflects payments received prior to April 30, 2002. However, it may not include all of Mike Fergestrom's time for that period.

THANK YOU FOR YOUR PROMPT ATTENTION

May 07, 2002

Invoice # 1180

Professional Services

		<u>Hours</u>	<u>Amount</u>
3/5/02	MJF Review and analysis of file; Preparation for deposition.	6.00	660.00
3/6/02	MJF Preparation for and attendance at deposition.	4.50	495.00
3/7/02	MJF Review and analysis of file.	1.20	132.00
3/8/02	MJF Telephone conference with client.	0.40	44.00
3/14/02	MJF Telephone conference with client; Telephone conference with opposing counsel.	0.30	33.00
3/18/02	MJF Multiple telephone conferences with client; Review documents.	0.50	55.00
3/27/02	MJF Revision of waiver.	0.20	22.00
4/1/02	MJF Telephone conference with client.	0.20	22.00
4/2/02	MJF Telephone conference with opposing counsel.	0.20	22.00
4/5/02	MJF Multiple telephone conferences with client, opposing counsel.	0.40	44.00
4/10/02	MJF Continued drafting and preparation of response requests for production of documents.	0.80	88.00
4/11/02	MJF Telephone conference with client; telephone conference with opposing counsel; revision of waiver.	0.40	44.00

Mrs. Carole Karam

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		<u>Hours</u>	<u>Amount</u>
4/12/02 MJF	Receipt and review of documents.	1.80	198.00
4/15/02 MJF	Telephone conference with client.	0.20	22.00
JJH	Review and analysis of various discovery issues; Preparation of strategy.	1.20	162.00
4/16/02 MJF	Continued drafting and preparation of response to requests for production of documents.	2.50	275.00
4/24/02 MJF	Receipt and review of correspondence to opposing counsel.	0.20	22.00
4/26/02 MJF	Multiple telephone conferences with Mr. Wittlinlinger; Telephone conference with opposing counsel.	0.30	33.00
4/29/02 MJF	Review of documents.	4.00	440.00
4/30/02 MJF	Review of documents.	3.50	385.00
For professional services rendered		<hr/> 28.80	<hr/> \$3,198.00
Previous balance			\$12,117.12
Balance due			<hr/> \$15,315.12

Timekeeper Summary

Name	Hours	Rate
Jamal John Hamood	1.20	135.00
Michael J. Fergestrom	27.60	110.00
Current	30 Days	60 Days
3,198.00	3,473.12	0.00
	90 Days	120 Days
	2,537.00	6,107.00
	150 Days	180
	0.00	

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PLEASE NOTE:

This Statement includes time and expenses incurred through May 2002, and reflects payments received prior to June 10, 2002. However, it does not include Jamal Hamood's time, and may not include all of Mike Fergestrom's time for that period.

THANK YOU FOR YOUR PROMPT ATTENTION

June 11, 2002

Invoice # 1233

Professional Services

		Hours	Amount
5/6/02	MJF Review and analysis of file.	1.80	198.00
5/9/02	MJF Review of documents.	3.00	330.00
5/10/02	MJF Review of documents; Drafting and preparation of correspondence to opposing counsel.	4.20	462.00
5/12/02	MJF Multiple telephone conferences with opposing counsel.	0.30	33.00
5/13/02	MJF Telephone conference with Kuber's counsel; Review and analysis of file; Multiple telephone conferences with client.	2.50	275.00
5/20/02	MJF Telephone conference with client.	0.30	33.00
5/21/02	MJF Preparation for and attendance at deposition.	3.80	418.00
5/24/02	MJF Preparation for and attendance at deposition.	2.80	308.00
5/28/02	MJF Review and analysis of file; Legal research regarding case evaluation issues; Telephone conference with opposing counsel; Drafting and preparation of mediation summary.	5.50	605.00
5/29/02	MJF Continued Drafting and preparation of Mediation Summary.	1.60	176.00
5/31/02	MJF Filing Mediation Summary.	1.20	132.00
	For professional services rendered	<hr/> 27.00	<hr/> \$2,970.00

Mrs. Carole Karam

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Additional Charges :

	<u>Amount</u>
5/30/02 Mediation fee.	225.00
Total costs	<u>\$225.00</u>
Total amount of this bill	\$3,195.00
Previous balance	\$15,315.12
5/8/02 Payment - thank you	<u>(\$15,315.12)</u>
Total payments and adjustments	<u>(\$15,315.12)</u>
Balance due	<u>\$3,195.00</u>

Timekeeper Summary

Name	Hours	Rate
Michael J. Fergestrom	27.00	110.00

THE LAW OFFICES OF
HAMOOD & FERGESTROM
6915 Rochester Road, Suite 400
Troy, MI 48098
(248) 813-0000

Invoice submitted to:

Mr. Randall Karam
53271 Pine Ridge
Chesterfield Twp. MI 48051

PLEASE NOTE:

Your invoice for May and June has been delayed due to a technical error, and may, as a result, include some July time. Sorry for any inconvenience this may have caused you.

THANK YOU FOR YOUR PROMPT ATTENTION

July 26, 2002

Invoice # 1341

Professional Services

	<u>Hrs/Rate</u>	<u>Amount</u>
5/3/02 Review and analysis of documents regarding discovery.	2.50 135.00/hr	337.50
5/6/02 Multiple telephone conferences with Michael J. Fergestrom regarding document review; Drafting and preparation of FOIA Request regarding Moss.	0.80 135.00/hr	108.00
5/8/02 Preparation for and conference with client; Review and analysis of file regarding same.	1.50 135.00/hr	202.50
5/30/02 Review and revision of mediation summary; Review and analysis of file regarding same.	1.20 135.00/hr	162.00
6/2/02 Receipt and review of mediation summary and motion for summary judgment.	1.50 110.00/hr	165.00
6/3/02 Preparation for and attendance at mediation.	2.40 110.00/hr	264.00
6/4/02 Review and analysis of file; Legal research regarding motion for summary judgment issues.	3.50 110.00/hr	385.00
6/5/02 Review and analysis of file; Drafting and preparation of response to motion for summary judgment.	2.50 110.00/hr	275.00
6/18/02 Review and analysis of file; Continued drafting and preparation of response to motion for summary judgment.	1.50 110.00/hr	165.00

Mr. Randall Karam

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	<u>Hrs/Rate</u>	<u>Amount</u>
6/21/02 Review and analysis of file; Drafting and preparation of affidavit.	7.50 110.00/hr	825.00
6/22/02 Legal research regarding motion issues; continued drafting and preparation of response; Review and analysis of file.	6.00 110.00/hr	660.00
6/23/02 Continued drafting and preparation of response.	2.00 110.00/hr	220.00
6/24/02 Continued drafting and preparation of response; Review and analysis of file.	1.80 110.00/hr	198.00
6/26/02 Telephone conference with Court; Continued drafting and preparation of response; Review and analysis of file.	5.50 110.00/hr	605.00
6/27/02 Telephone conference with Carole Karam	0.10 100.00/hr	10.00
6/28/02 Review and revision of affidavit of expert witness; Review and analysis of legal research regarding statute of L.M.; Review and revision of response brief. Legal research regarding motion issues; Continued drafting and preparation of response.	3.20 135.00/hr 3.20 110.00/hr	432.00 352.00
6/29/02 Continued drafting and preparation of response; Legal research regarding motion issues.	2.20 110.00/hr	242.00
6/30/02 Continued drafting and preparation of response; Telephone conference with expert; Review and analysis of file.	1.80 110.00/hr	198.00
For professional services rendered	50.70	\$5,806.00
Previous balance		\$3,195.00
Balance due		<u>\$9,001.00</u>

THE LAW OFFICES OF
HAMOOD & FERGESTROM
6915 Rochester Road, Suite 400
Troy, MI 48098
(248) 813-0000

Invoice submitted to:

Mr. Randall Karam
53271 Pine Ridge
Chesterfield Twp. MI 48051

PLEASE NOTE:

This Statement includes time and expenses incurred in July and August 2002, and reflects payments received prior to August 23, 2002. However, it does not include all of Mike Fergestrom's time for that period.

THANK YOU FOR YOUR PROMPT ATTENTION

August 23, 2002

Invoice # 1378

Professional Services

	<u>Hrs/Rate</u>	<u>Amount</u>
7/2/02 Review and revision of response brief; Legal research regarding same.	2.90 135.00/hr	391.50
7/30/02 Review and analysis of file in preparation for oral argument; Telephone conference with client.	1.80 135.00/hr	243.00
7/31/02 Preparation for and appearance at oral argument regarding motion for summary disposition.	3.90 135.00/hr	526.50
8/13/02 Legal research regarding Standing Issue.	0.80 180.00/hr	144.00
For professional services rendered	9.40	\$1,305.00
Previous balance		\$9,001.00
8/2/02 Payment - thank you		(\$9,001.00)
Total payments and adjustments		(\$9,001.00)
Balance due		<u>\$1,305.00</u>

THE LAW OFFICES OF
HAMOOD & FERGESTROM
6915 Rochester Road, Suite 400
Troy, MI 48098
(248) 813-0000

Invoice submitted to:

Mr. Randall Karam
53271 Pine Ridge
Chesterfield Twp. MI 48051

PLEASE NOTE:

This Statement includes time and expenses incurred in August and September 2002, and reflects payments received prior to September 18, 2002. However, it does not include all of Mike Fergstrom's time for that period.

THANK YOU FOR YOUR PROMPT ATTENTION

September 19, 2002

Invoice # 1433

Professional Services

	<u>Hrs/Rate</u>	<u>Amount</u>
7/19/02 Receipt and review of reply.	0.60 110.00/hr	66.00
7/22/02 Review and analysis of file; Preparation for deposition; Legal research regarding motion issues.	2.10 110.00/hr	231.00
Legal research regarding reply issues.	0.80 110.00/hr	88.00
7/23/02 Review and analysis of file; Preparation for deposition.	2.40 110.00/hr	264.00
7/24/02 Preparation for and attendance at deposition.	8.50 110.00/hr	935.00
7/30/02 Review and analysis of file; Preparation for oral argument.	1.80 110.00/hr	198.00
8/8/02 Receipt and review of supplemental brief; Review and analysis of file; Legal research regarding Summary Judgment issues;	3.50 110.00/hr	385.00
8/9/02 Review and analysis of file; Drafting and preparation of Joint Final Pretrial Order; Telephone conference with opposing counsel.	2.40 110.00/hr	264.00
8/12/02 Review and analysis of file regarding witnesses; Review and analysis of transcripts; Review and revision of Final Pre-trial order.	4.70 135.00/hr	634.50

Mr. Randall Karam

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		<u>Hrs/Rate</u>	<u>Amount</u>
8/12/02	Legal research regarding Summary Judgment issues; Drafting and preparation of res; Continued drafting and preparation of Joint Final Pre-trial Order; Receipt and review of expert report; Preparation for deposition.	6.50 110.00/hr	715.00
8/13/02	Preparation for and attendance at deposition; Continued drafting and preparation of Joint Final Pre-trial Order; Telephone conference with Court; Continued drafting and preparation of response. Review and revision of response Brief regarding Summary Judgment Issues; Review and analysis of legal research regarding same.	8.20 110.00/hr	902.00
8/14/02	Continued drafting and preparation of response Telephone conference with witness; Continued Drafting and preparation of Joint Final Pre-trial Order. Review and analysis of transcripts; General Trial preparation.	4.80 110.00/hr	528.00
8/15/02	Review and analysis of file; Continued Drafting and preparation of Joint Final Pre-trial Order.	5.00 135.00/hr	675.00
8/16/02	Review and analysis of file; Multiple telephone conferences with opposing counsel; Continued drafting and preparation of Joint Final Pre-trial Order. Multiple telephone conferences with client and others.	3.50 110.00/hr	385.00
8/19/02	Review and revision of Final Pre-trial order; General Trial preparation. Review and analysis of file; Multiple telephone conferences with opposing counsel; Continued Drafting and preparation of Joint Final Pre-trial Order.	4.90 110.00/hr	539.00
8/20/02	Continued drafting and preparation of Joint Final Pre-trial Order; Multiple telephone conferences with opposing counsel; Multiple telephone conferences with client.	0.80 135.00/hr	108.00
8/21/02	4.20 135.00/hr	567.00	
8/22/02	Preparation for and appearance final pre trials; Review and analysis of file; Multiple telephone conferences with client and others regarding same. Multiple telephone conferences with client; Preparation for and attendance at Final Pre Trial. Receipt and review of offer regarding Judgment; Drafting and preparation of correspondence to all clients; Review and analysis of transcripts and exhibits; Multiple telephone conferences with client.	2.80 110.00/hr	308.00
		4.50 110.00/hr	495.00
		3.90 135.00/hr	526.50
		6.50 110.00/hr	715.00
		4.60 135.00/hr	621.00

		<u>Hrs/Rate</u>	<u>Amount</u>
(A)	8/22/02 Multiple telephone conferences with client and witness; Drafting and preparation of supplemental Interrogatory answers; Review and analysis of file;	6.20 110.00/hr	682.00
	8/23/02 Multiple telephone conferences with client; Drafting and preparation of correspondence to all client; Review and analysis of exhibits; General Trial preparation.	2.60 135.00/hr	351.00
	Multiple telephone conferences with expert and client; Multiple telephone conferences with opposing counsel; Continued drafting and preparation of response.	8.00 110.00/hr	880.00
	8/26/02 General Trial Preparation.	5.00 110.00/hr	550.00
	Telephone conference with expert witness.	0.20 100.00/hr	20.00
	8/27/02 General Trial preparation; Receipt and review of motion for Summary Judgment; Review and analysis of file; Drafting and preparation of motion to strike.	6.90 110.00/hr	759.00
	Telephone conference with Michael J. Fergestrom and expert witness; Conference with Michael J. Fergestrom.	2.20 100.00/hr	220.00
(A)	Travel to Newark, NJ; Meet with expert witness.	9.00 100.00/hr	900.00
	8/28/02 Telephone conference with court; Legal research regarding motion issues; General Trial preparation.	4.80 110.00/hr	528.00
	Attend deposition of expert witness; Travel back to Detroit.	10.30 100.00/hr	1,030.00
	8/29/02 Drafting and preparation of response; Drafting and preparation of correspondence to opposing counsel; Receipt and review of correspondence from opposing counsel; Receipt and review of expert reports; Preparation for depositions.	8.50 110.00/hr	935.00
	Conference with Michael J. Fergestrom.	0.30 100.00/hr	30.00
(C)	Drafting and preparation of answer to motion for summary judgment	5.30 180.00/hr	954.00
	Review and analysis of Transcripts; General Trial preparation.	7.20 135.00/hr	972.00

	<u>Hrs/Rate</u>	<u>Amount</u>
(C) 8/30/02 Conference with Jamal John Hamood, Michael J. Fergestrom on motion for summary judgment.	0.70 180.00/hr	126.00
Filing response; Preparation for and attendance at depositions; Telephone conference with client;	9.50 110.00/hr	1,045.00
Drafting and preparation of and to motion for summary judgment.	8.20 180.00/hr	1,476.00
Multiple telephone conferences with potential witnesses; General Trial preparation; Review and analysis of documents and transcripts; Legal research regarding insurance code and MCPA; Legal research regarding S.O.L. Drafting and preparation of various subpoena's.	8.50 135.00/hr	1,147.50
Review and analysis of trial brief.	0.60 75.00/hr	45.00
8/31/02 General Trial preparation; Drafting and preparation of Trial brief; Drafting and preparation of jury instructions.	7.00 110.00/hr	770.00
General Trial preparation.	8.00 135.00/hr	1,080.00
9/1/02 General Trial preparation.	8.50 110.00/hr	935.00
9/2/02 General Trial preparation.	9.00 110.00/hr	990.00
9/3/02 Review and analysis of Legal research regarding S.O.L. and insurance issues; Multiple telephone conferences with regardng witnesses; Drafting and preparation of subpoenas; General Trial Preparation; Review and analysis of transcripts.	9.50 135.00/hr	1,282.50
Preparation for and appearance trial; General Trial preparation;	10.90 135.00/hr	1,471.50
Preparation for and attendance at trial; General trial preparation.	14.50 110.00/hr	1,595.00
9/4/02 Preparation for and appearance trial; General Trial preparation.	11.60 135.00/hr	1,566.00
Preparation for and attendance at trial; Continued witness; General Trial preparation.	16.00 110.00/hr	1,760.00
9/5/02 Research on waiver of statute of limitations defense.	1.00 180.00/hr	180.00

	<u>Hrs/Rate</u>	<u>Amount</u>
9/5/02 Preparation for and appearance trial.	9.00 135.00/hr	1,215.00
Preparation for and attendance at trial; General Trial preparation.	10.50 110.00/hr	1,155.00
9/6/02 General Trial preparation.	7.50 110.00/hr	825.00
Conference with Michael J. Fergestrom regarding waiver issue and trial.	0.50 135.00/hr	67.50
General Trial preparation.	3.50 135.00/hr	472.50
9/7/02 General Trial preparation.	7.00 110.00/hr	770.00
9/8/02 General Trial preparation.	4.80 110.00/hr	528.00
9/9/02 Preparation for and appearance trial; General trial preparation of including preparation for closing argument.	12.50 135.00/hr	1,687.50
Preparation for and attendance at trial; General Trial preparation.	12.00 110.00/hr	1,320.00
9/10/02 Preparation for and appearance trial; Continued preparation for closing.	12.90 135.00/hr	1,741.50
Preparation for and attendance at trial; General Trial preparation.	13.50 110.00/hr	1,485.00
9/11/02 Preparation for and attendance at trial; General Trial preparation.	10.80 110.00/hr	1,188.00
Preparation for and appearance closing;	8.50 135.00/hr	1,147.50
9/12/02 Preparation for and appearance court regarding verdict; Legal research regarding various issues related to anticipated motions.	10.00 135.00/hr	1,350.00
Preparation for and attendance at trial; General Trial preparation.	10.80 110.00/hr	1,188.00
9/13/02 Preparation for and appearance court regarding verdict.	7.00 135.00/hr	945.00

Mr. Randall Karam

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	<u>Hrs/Rate</u>	<u>Amount</u>
9/13/02 Preparation for and attendance at trial;	9.50 110.00/hr	1,045.00
For professional services rendered	440.20	\$52,952.50
Additional Charges :		
8/28/02 Hotel, Parsippany, N.J.		114.04
mileage/Mileage: Metro Airport to home.		8.70
Mileage: Office to Metro Airport.		11.60
Ground Transportation, NJ		126.00
Meals (4) (including meal with expert witness).		77.37
Parking at Metro Airport.		22.00
Airfare regarding the Karam deposition in New Jersey.		1,110.50
Witness fee/Ralph J.Kliber, Esq.		12.00
Witness fee/Law Office of Ralph J. Kliber		12.00
9/16/02 Copying costs, enlargements, document preparation and binders.		183.50
9/17/02 Parking for Trial - 10 days		80.00
Total costs		\$1,757.71
Total amount of this bill		\$54,710.21
Previous balance		\$1,305.00
Balance due		<u>\$56,015.21</u>

THE LAW OFFICES OF
HAMOOD & FERGESTROM
6915 Rochester Road, Suite 400
Troy, MI 48098
(248) 813-0000

Invoice submitted to:

Mrs. Carole Karam
Mr. David Karam
30100 VanDyke Avenue
Suite 310
Warren MI 48093

PLEASE NOTE:

This Statement includes time and expenses incurred in March 2002 and April 2002 and reflects payments received prior to April 5, 2002. However, it does not include all of Jamal Hamood and Mike Fergestrom's time for that period.

THANK YOU FOR YOUR PROMPT ATTENTION

April 09, 2002

	<u>Amount</u>
Previous balance	\$12,117.12
Balance due	<u>\$12,117.12</u>

Mr. Karam - Pursuant to our conversation of 3/18/02, please take care of the balance due and owing. Thank you -
Jamal John Hamood

Current	30 Days	60 Days	90 Days	120 Days	150 Days	180
3,473.12	0.00	2,537.00	6,107.00	0.00	0.00	